ANNOUNCEMENT

NOTICE
To all unit holders of AmIncome Institutional SRI 3 *(formerly known as AmIncome Institutional 3)*
RE: Issuance of the Seventh Supplementary Information Memorandum in respect of AmIncome Institutional SRI 3 *(formerly known as AmIncome Institutional 3)* dated 31 October 2025

Dear Valued Unit Holders,

We wish to inform you that we have lodged the Seventh Supplementary Information Memorandum in respect of AmIncome Institutional SRI 3 *(formerly known as AmIncome Institutional 3)* dated and effective 31 October 2025 (the "Seventh Supplementary Information Memorandum") with Securities Commission Malaysia. This Seventh Supplementary Information Memorandum has to be read in conjunction with the Replacement Information Memorandum dated 1 December 2014, the First Supplementary Information Memorandum dated 1 April 2015, the Second Supplementary Information Memorandum dated 10 September 2015, the Third Supplementary Information Memorandum dated 1 April 2017, the Fourth Supplementary Information Memorandum dated 5 July 2019, the Fifth Supplementary Information Memorandum dated 16 February 2024 and the Sixth Supplementary Information Memorandum dated 8 March 2024 for AmIncome Institutional SRI 3 (*formerly known as AmIncome Institutional 3*).

The Seventh Supplementary Information Memorandum is issued to include the following, but is not limited to:

- update and rectification made to the performance benchmark;
- update made to the investment restrictions or limits of the Fund and consolidation of the investment restrictions and limits; and
- other updates which are general in nature.

We also wish to inform you that the Fund is a qualified Sustainable and Responsible Investment (SRI) fund.

For further details, kindly refer to the summary list of key amendments below. Should you require further information and clarification, please do not hesitate to contact us at:
Tel: +603-2032 2888
Fax: +602-2031 5210
Email: enquiries@aminvest.com

AmFunds Management Berhad
31 October 2025

Summary List of Key Amendments for the Seventh Supplementary Information. This Seventh Supplementary Information Memorandum has to be read in conjunction with the Replacement Information Memorandum dated 1 December 2014, the First Supplementary Information Memorandum dated 1 April 2015, the Second Supplementary Information Memorandum dated 10 September 2015, the Third Supplementary Information Memorandum dated 1 April 2017, the Fourth Supplementary Information Memorandum dated 5 July 2019, the Fifth Supplementary Information Memorandum dated 16 February 2024 and the Sixth Supplementary Information Memorandum dated 8 March 2024 for AmIncome Institutional SRI 3 *(formerly known as AmIncome Institutional 3)*.

Details	Prior disclosure in the Information Memorandums	Revised disclosure in the Seventh Supplementary Information Memorandum
Performance Benchmark	Refinitiv BPA Malaysia Government Related 1Y-3Y All Bond Index *Note: The above performance benchmark may be changed to reflect any material change to the Fund's asset allocation range as permitted by the prevailing regulations.*	FTSE BPA Malaysia Corporates 1Y-3Y All Bond Index (available at www.aminvest.com) *Note: The above performance benchmark may be changed to reflect any material change to the Fund's asset allocation range as permitted by the prevailing regulations.*
Investment Restrictions or Limits	i. The Fund's weighted duration is +/- 1.0 year of the performance benchmark duration; ii. The Fund's investment in cash, deposits and money market instruments is restricted to counterparties that carry a minimum short-term credit rating of P2 (by RAM) or its equivalent as rated by a local rating agency or long-term credit rating of A3 (by RAM) or its equivalent as rated by a local rating agency; iii. The Fund's investment in fixed income instruments (excluding cash, deposits and money market instruments) is restricted to instruments that have a minimum short-term credit rating of P2 (by RAM) or its equivalent as rated by a local rating agency or long-term credit rating of AA3 (by RAM) or its equivalent as rated by a local rating agency with the following exceptions:	i. The Fund's weighted duration is +/- 1.0 year of the performance benchmark duration; ii. The Fund's investment in cash, deposits and money market instruments is restricted to counterparties that carry a minimum short-term credit rating of P2 (by RAM) or its equivalent as rated by a local rating agency or long-term credit rating of A3 (by RAM) or its equivalent as rated by a local rating agency; iii. The Fund's investment in fixed income instruments (excluding cash, deposits and money market instruments) is restricted to instruments that have a minimum short-term credit rating of P2 (by RAM) or its equivalent as rated by a local rating agency or long-term credit rating of A3 (by RAM) or its equivalent as rated by a local rating agency.

	a. Minimum A3 (by RAM) or its equivalent as rated by a local rating agency for financial institutions. iv. Maximum tenure (i.e. legal maturity) for fixed income instruments is 10 years; v. Maximum of 20% of an issuer's total outstanding debt; vi. Maximum single counterparty exposure* limit of 5% of the Fund's NAV; *Counterparty exposure refers to the exposure limits which are applicable on the overall exposure to individual counterparties, arising from investments in debt securities issued by a single counterparty. A counterparty is deemed to be related/ interconnected to another if the counterparty controls more than 50% of the equities of the other party. Exposures to related/interconnected counterparties should be grouped together and be treated as an exposure to a single counterparty, subject to the single counterparty limits above (v.). vii. Maximum exposure of 100% of NAV in AAA rating, 80% of NAV in AA rating, and 10% of NAV in A rating (by RAM or equivalent as rated by a local rating agency); and viii. The aggregate value of the Fund's investments in foreign country must not exceed 20% of the Fund's NAV, where: a. Maximum exposure of 5% of the Fund's NAV is allowed in an individual foreign country.	iv. Maximum tenure (i.e. legal maturity) for fixed income instruments is 10 years; v. Maximum of 20% of single issuer's total outstanding debt; vi. Maximum single issuer exposure* limit of 5% of the Fund's NAV; vii. Maximum group of companies exposure* limit of 5% of the Fund's NAV; *Group of companies exposure refers to the exposure limits which are applicable on the overall exposure to individual issuers, arising from investments in debt securities issued by a single issuer. An issuer is deemed to be related/ interconnected to another if the issuer controls more than 50% of the equities of the other party. Exposures to related/ interconnected issuers should be grouped together and be treated as an exposure to a single group of companies. viii. The single issuer exposure limit and group of companies exposure limit above (vi. and vii.) are not applicable to the securities or instruments issued or guaranteed by the Malaysian government or Bank Negara Malaysia; ix. Maximum 30% of the Fund's NAV in Malaysian government securities; x. Maximum exposure of 100% of Fund's NAV in AAA rating, 80% of Fund's NAV in AA rating, and 10% of Fund's NAV in A rating (by RAM or equivalent as rated by a local rating agency); and xi. The aggregate value of the Fund's investments in foreign country must not exceed 20% of the Fund's NAV, where: a. Maximum exposure of 5% of the Fund's NAV is allowed in an individual foreign country.

HOW DO YOU MAKE A COMPLAINT?	1. For internal dispute resolution, you may contact our customer service representative: (a) via phone to : 03-20322888 (b) via fax to : 03-20315210 (c) via e-mail to : aminvest@ambankgroup.com (d) via letter to : AmInvestment Management Sdn Bhd Level 9, Bangunan AmBank Group No.55, Jalan Raja Chulan 50200 Kuala Lumpur 2. If you are dissatisfied with the outcome of the internal dispute resolution process, please refer your dispute to the Securities Industry Dispute Resolution Center (SIDREC): (a) via phone to : 03-22822280 (b) via fax to : 03-22823855 (c) via e-mail to : info@sidrec.com.my (d) via letter to : Securities Industry Dispute Resolution Center (SIDREC) Unit A-9-1, Level 9, Tower A Menara UOA Bangsar No.5, Jalan Bangsar Utama 1 59000 Kuala Lumpur 3. You can also direct your complaint to Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with SIDREC. To make a complaint, please contact the SC's Investor Affairs & Complaints Department: (a) via phone to the Aduan Hotline at : 03-62048999 (b) via fax to : 03-62048991	1. If you have any complaints, you may direct your complaints to your personal adviser from the distributor or contact our customer service representative at 03-2032 2888. Alternatively, you can e-mail us at enquiries@aminvest.com. If you wish to write to us, please address your letter to: **AmFunds Management Berhad** 9th & 10th Floor, Bangunan AmBank Group No. 55, Jalan Raja Chulan 50200 Kuala Lumpur 2. If you are dissatisfied with the outcome of your complaint to us, you may then submit your dispute to Financial Markets Ombudsman Service (FMOS) within 6 months from the date of receiving our final decision on your complaint: (a) via the FMOS Complaint Handling Portal : complaint.fmos.org.my/index.php (b) via phone to : 03-2272 2811 (c) in person or via letter to : **The Chief Executive Officer** Financial Markets Ombudsman Service (FMOS) Level 14, Main Block, Menara Takaful Malaysia No 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur 3. Alternatively, you may also lodge your complaint to the Securities Commission Malaysia (SC) even if you have initiated a dispute resolution process with FMOS. To lodge a complaint, please contact the SC's Consumer & Investor Office:

	(c) via e-mail to : aduan@seccom.com.my (d) via online complaint form available at www.sc.com.my (e) via letter to : Investor Affairs & Complaints Department Securities Commission Malaysia No 3 Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur	(a) via phone to the Aduan Hotline at : 03-6204 8999 (b) via fax to : 03-6204 8991 (c) via e-mail to : aduan@seccom.com.my (d) via online complaint form available at: www.sc.com.my (e) via ordinary mail/courier to : **Consumer & Investor Office** Securities Commission Malaysia No. 3, Persiaran Bukit Kiara Bukit Kiara 50490 Kuala Lumpur 4. You can also direct your complaint to Federation of Investment Managers Malaysia (FIMM) : (a) via online complaint form available at : www.fimm.com.my/investors/lodge-a-complaint/ (b) via downloaded complaint form to : **Legal & Regulatory Affairs** Federation of Investment Managers Malaysia 19-06-1, 6th Floor, Wisma Capital A No. 19, Lorong Dungun Damansara Heights 50490 Kuala Lumpur (c) via phone to the Aduan Hotline at : 03-7890 4242 (d) via e-mail to : complaints@fimm.com.my (e) via letter to : **Legal & Regulatory Affairs** Federation of Investment Managers Malaysia

			19-06-1, 6th Floor, Wisma Capital A No. 19, Lorong Dungun Damansara Heights 50490 Kuala Lumpur